

EXHIBIT C

MORGANROTH & MORGANROTH, PLLC

ATTORNEYS AT LAW

344 NORTH OLD WOODWARD AVENUE

SUITE 200

BIRMINGHAM, MICHIGAN 48009-5310

(248) 864-4000

FAX (248) 864-4001

www.morganrothlaw.com

MAYER MORGANROTH*
JEFFREY B. MORGANROTH**
CHERIE E. MORGANROTH
JASON R. HIRSCH
DANIEL E. HAROLD
JILL A. GURFINKEL
JEFFREY M. THOMSON
JOSHUA A. FISHER
MATTHEW R. CAMERON

NEW YORK OFFICE
110 E. 42ND STREET
10TH FLOOR
NEW YORK, NY 10017
(212) 586-5905

December 30, 2011

* ADMITTED IN MICH. AND N.Y.
** ADMITTED IN MICH., N.Y. AND D.C.

Patricia Hobbib
General Counsel
GMAC Mortgage
Fax: 215-682-1467

Re: Mary Critchley
3487 W. Maple Road
Bloomfield Hills, MI 48301
Account No: 7426205951

Dear Ms. Hobbib:

I have been retained to represent Mary Critchley who originally had a mortgage on her home with Homecomings since 2003 and was always current on her payments.

The mortgage was assigned to GMAC in the fall of 2009.

In December of 2009, GMAC increased Ms. Critchley's payments from \$2,093.00 to \$3,342.00 by requiring escrow of taxes and said increase caused her to be unable to pay the new monthly amount. She would (as she always had in the past) pay the taxes when due.

GMAC advised her to not pay the payments for 90 days and that way they could modify the loan. She did so at GMAC's direction and thereafter was supposedly advised that her house was being foreclosed even though she was told everything was set by GMAC. GMAC all of a sudden then told her she had to leave the house and it was being foreclosed and sold at Sheriff's sale.

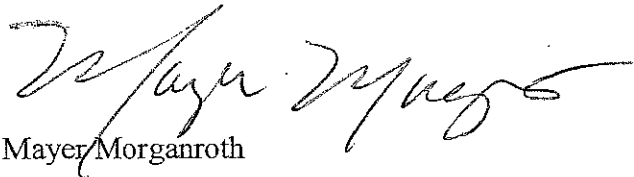
Public Records thereafter showed Mers to own the property and then in August 2011 GMAC informed Ms. Critchley that the house was never sold at Sheriff's sale or foreclosed, despite the fact that her credit reports state the opposite and now GMAC is threatening to foreclose again.

GMAC has created promissory estoppel, acted in bad faith, breached the loan agreement and has repeatedly made misrepresentations to my client who has been forced out of her home. She has had her credit destroyed, been caused financial loss in her business by GMAC's conduct, and GMAC's conduct has caused her pain and suffering and undue hardship.

Patricia Hobbib
General Counsel
December 30, 2011
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I expect a prompt response and an offer to remedy the damages incurred by my client and a complete release, an apology as well as an expungement from her credit record for any and all derogatories as a result of GMAC's misconduct; otherwise we will be required to institute proceedings for the protection and recovery of my client.

Very truly yours,



Mayer Morganroth

MM/myr

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*** TX REPORT ***

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FACSIMILE TRANSMITTAL SHEET

TO: Patricia Hobbib, General Counsel

COMPANY: GMAC Mortgage

FAX NO: 215-682-1467

RE: Mary Critchley, 3487 W. Maple Road, Bloomfield Hills, MI
Account No: 7426205951

FROM: Mayer Morganroth, Esq.

DATE: December 30, 2011

NUMBER OF PAGES: 3
(including this page)

COMMENTS:

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GMAC Mortgage

July 30, 2012

Morganroth and Morganroth PLLC
Attn Mayer Morganroth
344 North Old Woodward Avenue Suite 200
Birmingham MI 48009-5310

RE: Account Number 7426205951
Mortgagor Mary Critchley
Property Address 3487 W Maple Road
Bloomfield MI 48301

Dear Mayer Morganroth:

This letter is in response to your inquiry regarding the above-referenced account dated July 16, 2012 and received in our office on July 23, 2012.

Our records indicate the account was approved for foreclosure on April 16, 2010. However, the foreclosure sale was rescinded as notice was given by advertisement and had to be re-done. The account was approved for foreclosure again on December 23, 2011.

At this time, we do not have record of receiving a request for mediation. If you have further questions or concerns regarding the foreclosure process please provide the specific questions or concerns as to why you believe the foreclosure was wrongful and in breach of any agreement. Please include any appropriate documents to support your questions or concerns along with your request. Your letter and documents will be reviewed upon receipt, and a response sent.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

JS